



Order Filed on December 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WILLIAM H. OLIVER, JR.
2240 Highway 33
Suite 112
Neptune, New Jersey 07753
732-988-1500
Attorney for Debtor(s)
WO-7129

In Re:

Jill B. Vitale

Debtor

Case No.: 15-23628(MBK)

Adv. No:

Hearing Date:

Chapter: 13

Oral Argument Requested if Objection Filed

Judge: Michael B. Kaplan

ORDER APPROVING AND AUTHORIZING FINAL LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

DATED: December 18, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER, having been brought before this Court by William H. Oliver, Jr., Esq., attorney for the debtor(s), on the debtor(s)' Motion to Approve and Authorize Final Loan Modification, and the Court having considered the debtor(s) Motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

ORDERED that the debtor(s) be and hereby are authorized to enter into a loan modification to modify the mortgage on the debtor(s)' real property located at **81 Cardinal Drive, Jackson, NJ** and it if further

ORDERED that the debtor(s) shall:

- Satisfy all plan obligations from financing proceeds
- Continue to make payments under the Plan as proposed or confirmed
- Modify the Plan as follows:

And it is further

ORDERED that debtor(s)' counsel shall be allowed a legal fee of \$ (to be filed) for representation in connection with this Motion, which is to be paid (**choose one**):

at closing through the plan outside the plan

And it is further

ORDERED that Fed. R. Bankr. P. 6004(g) which provides for a ten (10) day stay of this Order,

is applicable is not applicable

ORDERED that the following other provisions apply:

1. Debtor(s) is granted approval to enter into a permanent loan modification.

2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtor(s) shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Jill B Vitale
 Debtor

Case No. 15-23628-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db +Jill B Vitale, 81 Cardinal Drive, Jackson, NJ 08527-3173

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007-WMC1, ASSET BACKED CERTIFICATES, SERIES 2007-WMC1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

William H. Oliver, Jr. on behalf of Debtor Jill B Vitale bkwaliver@aol.com,
 R59915@notify.bestcase.com

TOTAL: 5